

The Local Flood Hazard

The City of Raleigh has 23 square miles of floodplain defined by the Federal Emergency Management Agency (FEMA) and the City of Raleigh. The regulated floodplain areas are subject to flooding during severe storms.

Hurricanes or other large storms cause flooding along the 3 major river basins and their tributaries streams in Raleigh; Walnut Creek, Crabtree Creek and the Neuse River. Hurricane season is when these larger storms are most prevalent (June 1st – November 30th). August and September are the most active months for tropical storm activity. Approaching severe storms pose a potential danger to all residents and businesses in a regulated floodplain.

The City of Raleigh is subject to flooding from 3 major creek basins; Neuse River, Crabtree Creek and Walnut Creek

Flood Warning System

Should a severe storm hit the City of Raleigh, there is a warning system in place to advise residents that are in the flood area in the Crabtree Creek basin of the danger of rising waters. Residents in the affected areas are contacted by the City's 9-1-1 staff when floodwaters rise to dangerous levels. Also, all flood and storm warnings will be broadcast on all local radio and television stations.

Substantial Improvements

Any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement, over a five (5) year period, must conform to current building and flood regulations which might involve elevating the entire structure above the Base Flood Elevation (BFE).

Property Protection Measures

Various alternatives are available to help minimize flooding. If the floor level of your property is lower than the BFE, consider elevating your structure, if possible. Brochures discussing flood proofing and other mitigation measures are available at the Cameron Village Branch of the Wake County Public Libraries.

The City of Raleigh Floodplain Management Section can provide you with a list of licensed contractors and consultants who are knowledgeable about flood proofing or retrofitting techniques and construction.

If flood is imminent, some last minute emergency measures can always help. Property can be protected by sandbagging areas where water might enter living spaces. Valuables and furniture may be moved to higher areas of the dwelling to minimize damages. Attaching plywood or other approved protection systems over the windows and patio doors will help protect against high wind damages associated with hurricanes. Whatever emergency protection measures you use, it is always best to have a plan written in advance to make sure you don't forget anything after you hear the flood warning.

Dumping of anything into ditches or the storm drain system is illegal. To report illegal dumping call (919) 890-3931

To increase the safety of your property and reduce insurance premiums, you should consider building to higher standards. Of course, the most effective and permanent means of protecting your structure is to locate it out of the floodplain. If you are unable to relocate your structure, the next most effective means is to elevate your structure above the base flood elevation.

Flood Insurance

The National Flood Insurance Program (NFIP) was created by Congress in 1968 to provide homeowners flood insurance at a reasonable cost. Since homeowners policies do not cover flooding, separate policies are available on almost any enclosed building and it is contents including single family homes, condominiums, mobile homes on foundations and commercial buildings. Policies are written for one year. You do not have to live in the floodplain to qualify for flood insurance.

Homeowner's policies *do not* cover flooding.

Flood insurance is required by law for federally financed loans when buying building or improving structures, but you must act in advance. There is a thirty day waiting period on new policies. Check with your local insurance agent for specific rates and coverage.

The City's participation in the Community Rating System (CRS) program includes the availability of Certified Floodplain Managers (CFM) in the City of Raleigh Floodplain Management Section to answer questions about flooding, building requirements that are more stringent than federal minimum standards, regulations for stormwater management in new construction publications in the Cameron Village Branch of the Wake County Public Libraries and public outreach projects, such as this brochure.

Contact the **City of Raleigh Conservation Engineering Section of the Public Work Department** for flood zone information and/or copies of Elevation Certificates.
Phone **(919) 516-2155**

Floodplain Development Regulations

Any development in the floodplain within the City limits or Extraterritorial Jurisdiction (ETJ) needs local or state permits. Please contact the Conservation Engineering Section of the Public Works Department for advice before you build, renovate, or otherwise develop. The zoning ordinance, flood ordinance and the North Carolina Building Codes have special provisions regulating construction and other development within floodplains. Without these provisions, flood insurance through the **National Flood Insurance Program** (NFIP) would not be available to residents in the City of Raleigh.

Site visits can be made by the Public Works Department to assess any flooding problems at (919) 890-3931.

*Any development in the floodplain without a permit is illegal. To report such activity, please call the **Floodplain Administrator in the Conservation Engineering section of the Public Works Department at (919) 516-2155.***

Natural Functions of the Floodplain

Floodplains have many positive impacts on our environment. During large rainfalls, the creeks within Raleigh cannot handle the full volume of flow within the stream banks. The extra volume from these large rainfalls will naturally overflow into the floodplain areas allowing the floodwaters to temporarily be stored thereby reducing downstream impacts. Managing floodplains to minimize property damage and loss of life is one of Raleigh's top priorities. However, protecting the floodplains for these reasons also improves the health of Raleigh's creeks.

The City of Raleigh is in the Neuse River Basin

Floodplains improve the water quality of Raleigh's streams and creeks through several processes. Stormwater runoff must first flow through the floodplain before entering the creek. As the water flows through this vegetated area, pollutants such as copper and bacteria are filtered into the soil, thus removing them from the water before entering the stream. Floodplains also allow the stormwater to slow down before flowing into the stream, resulting in less stream bank erosion and less sediment in streams (sediment is North Carolina's #1 pollutant).

When streams overtop their banks into the floodplains, unique habitat environments are also formed. For example, after the water recedes back within the stream banks, shallow pools may form within some floodplains, providing habitat for tadpoles, frogs, salamanders, and other aquatic life. Floodplains are ecosystems that survive only through a delicate balance of rising and falling waters. When the floodplains are changed, this balance is altered and the vegetation and wildlife that thrive in the floodplains may not longer be able to survive in the new habitat.